

**Amendments to the Specification**

**Please amend the paragraph beginning on page 9 at line 19 as follows:**

In an alternate embodiment of the present invention, the buyer 204 gives the portal 202 permission to provide buyer's credit information and history to unsolicited lenders which the buyer 204 has not solicited for credit and/or the buyer may not even be aware of. Such unsolicited lenders can then contact the buyer directly with an offer to provide flooring or other credit in anticipation of future commercial transactions over the portal 202 by the buyer.

**Please amend the paragraph beginning on page 10 at line 1 as follows:**

In another alternate embodiment of the present invention, the portal 202 provides a financing auction between lenders which parallels the auction for goods between buyers and sellers. The portal 202 can provide lenders with a list of buyers in need of financing which the lenders may then bid upon for loan business. The portal 202 can charge a "transaction based" commission fee for providing lenders this financial opportunity.